

FIG. 1

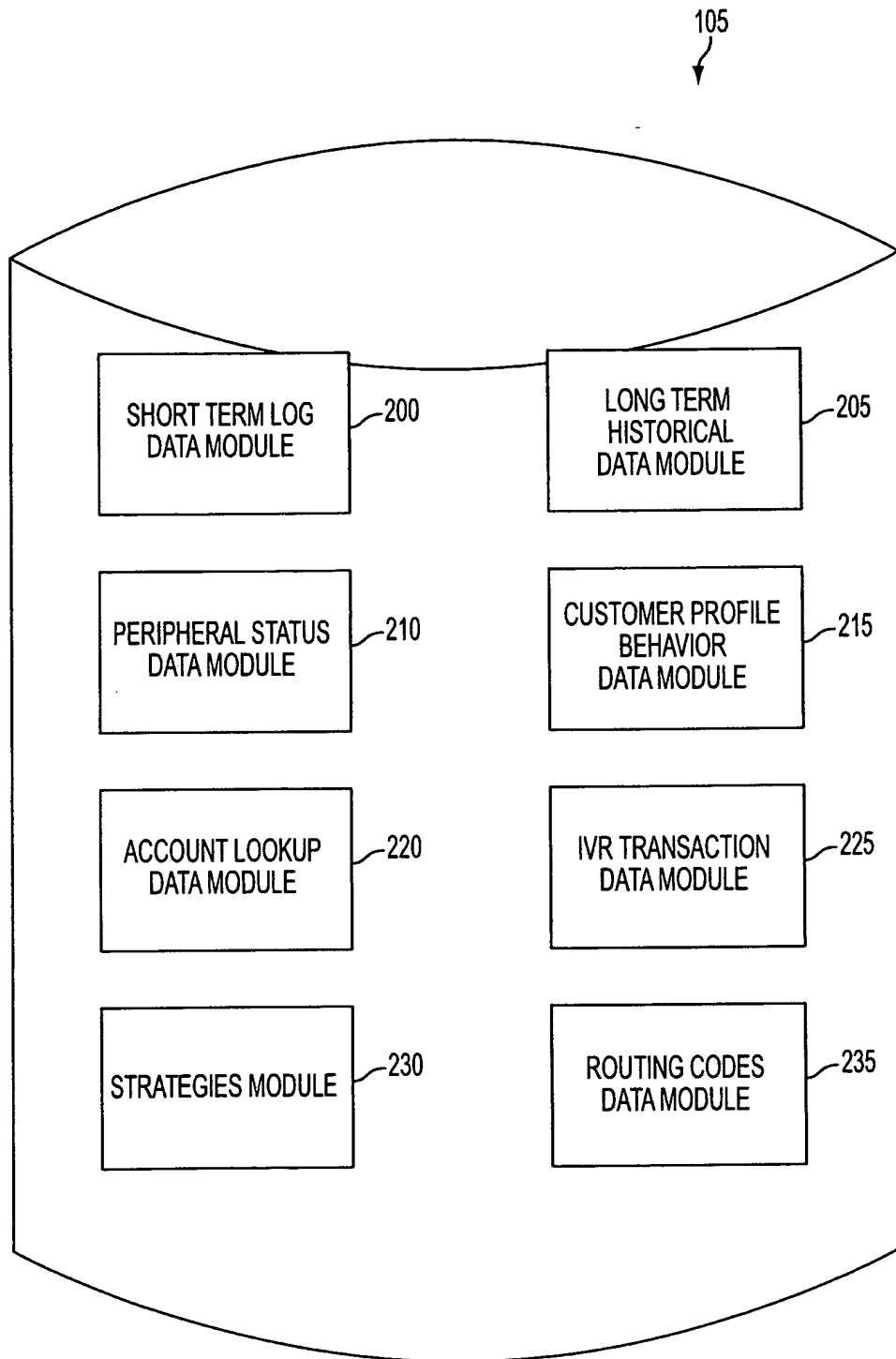


FIG. 2

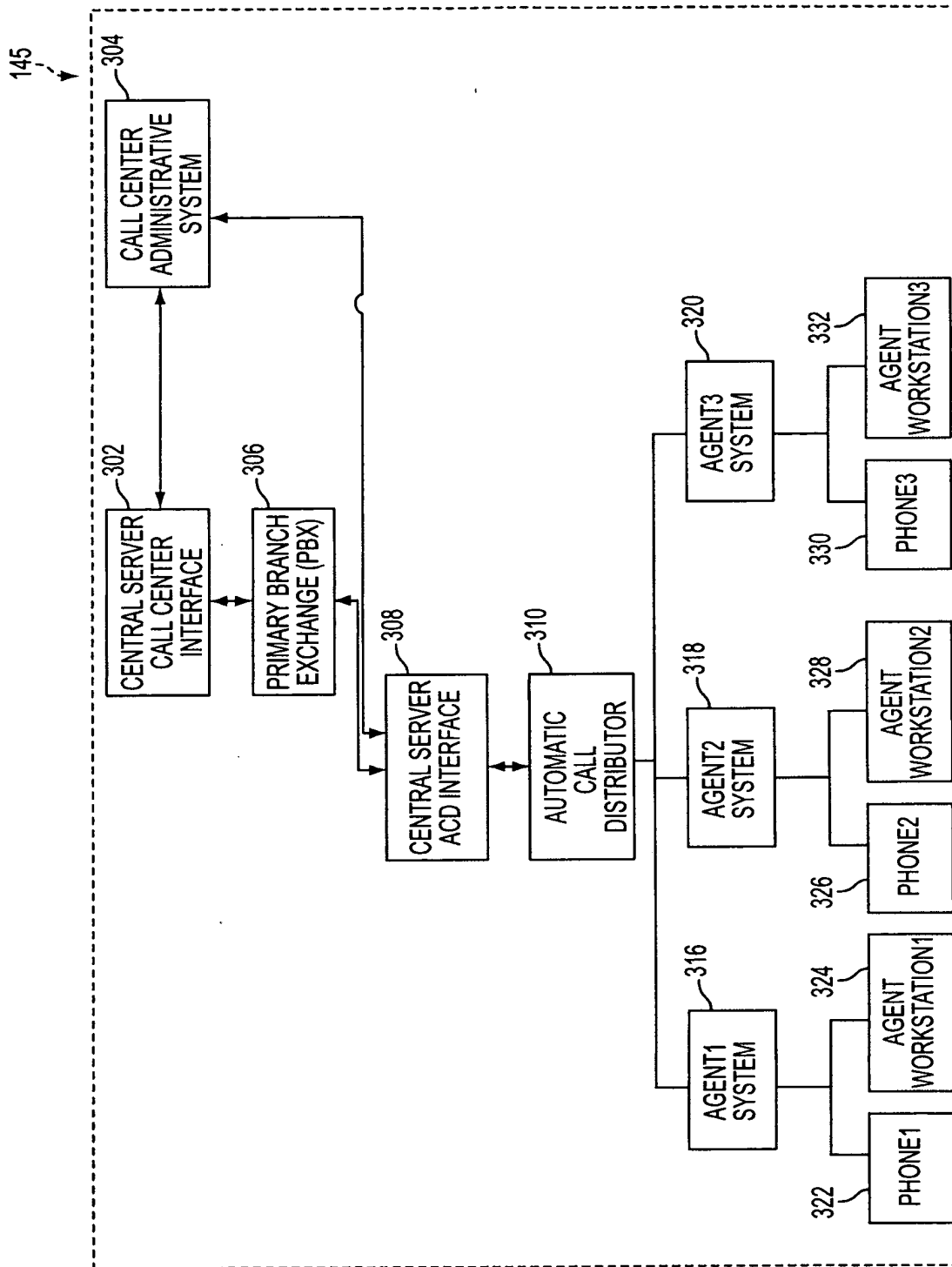


FIG. 3

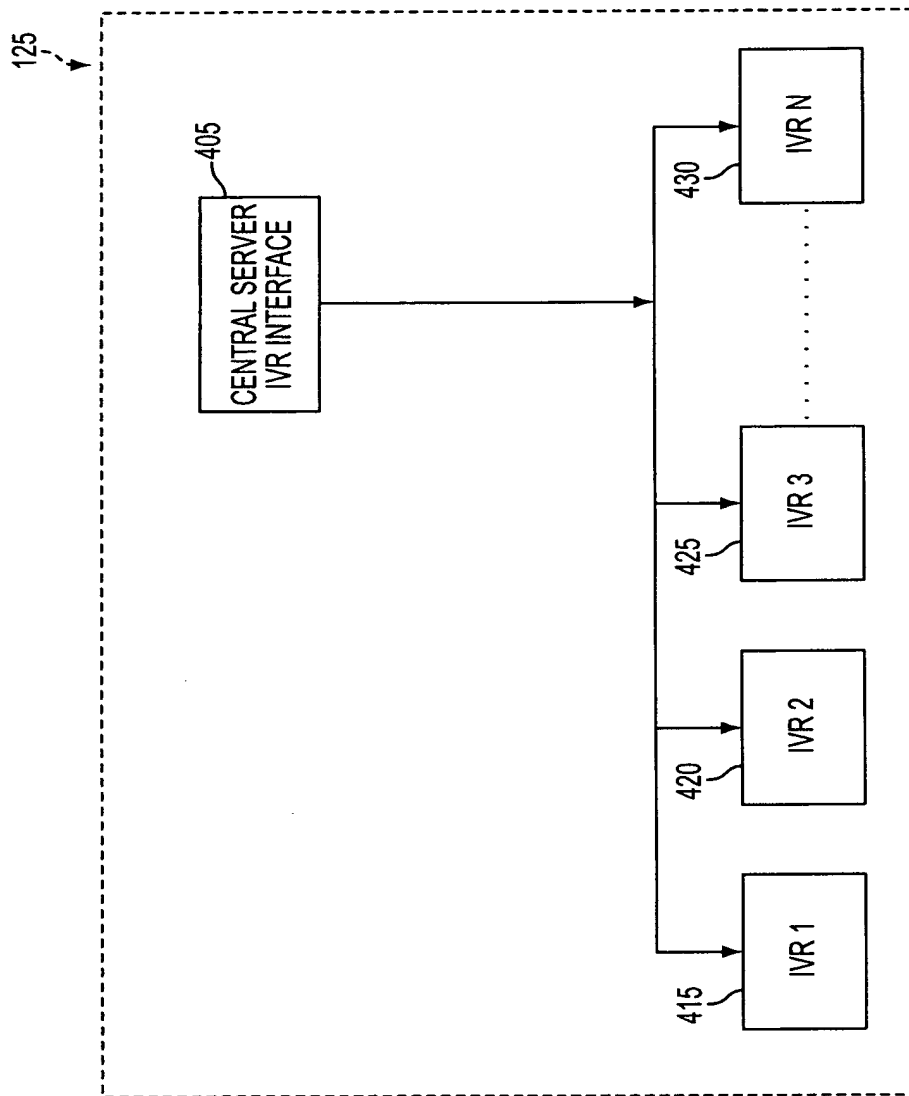
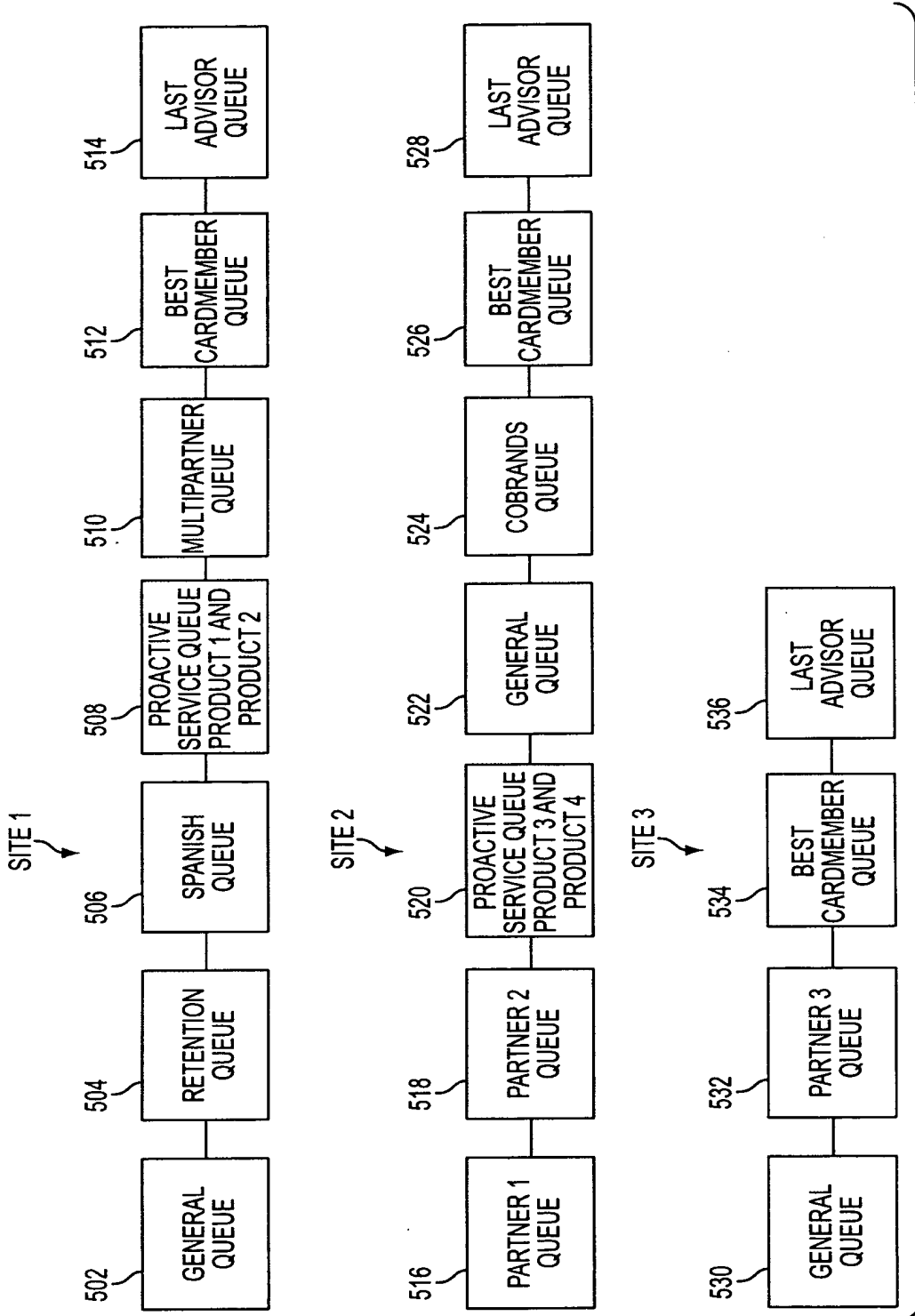


FIG. 4



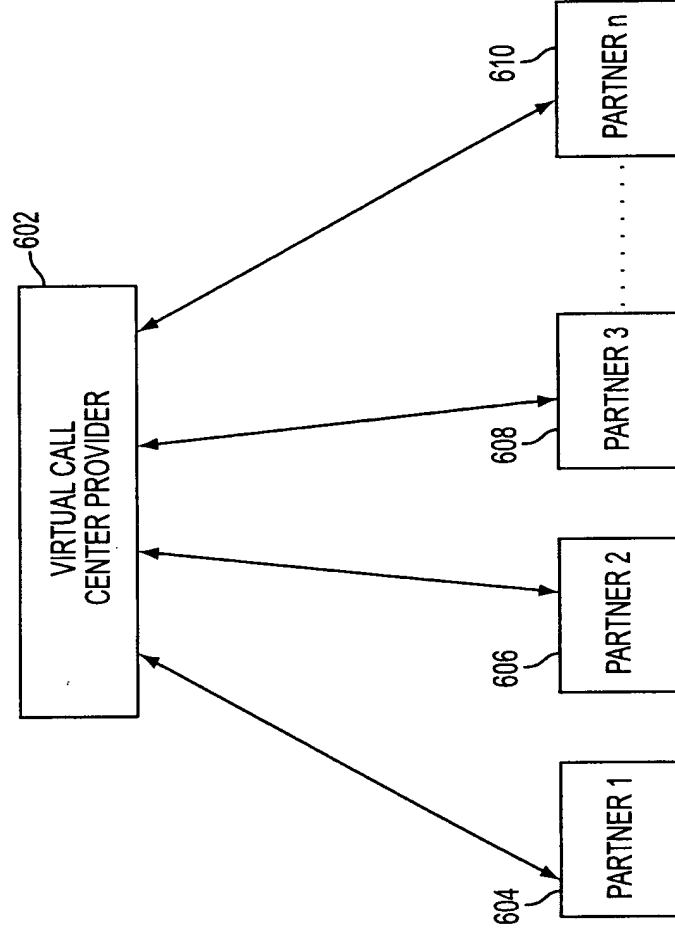


FIG. 6

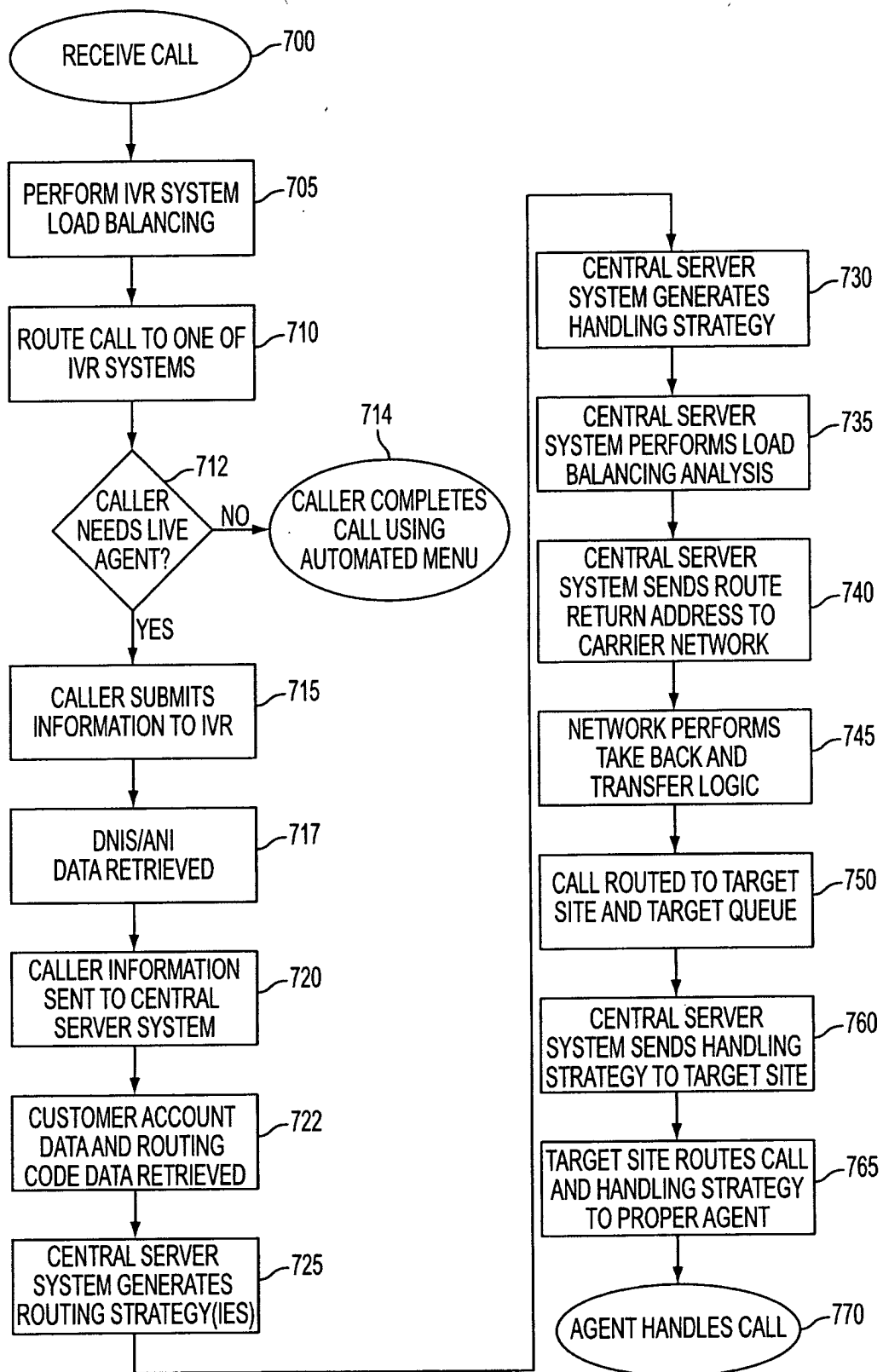


FIG. 7

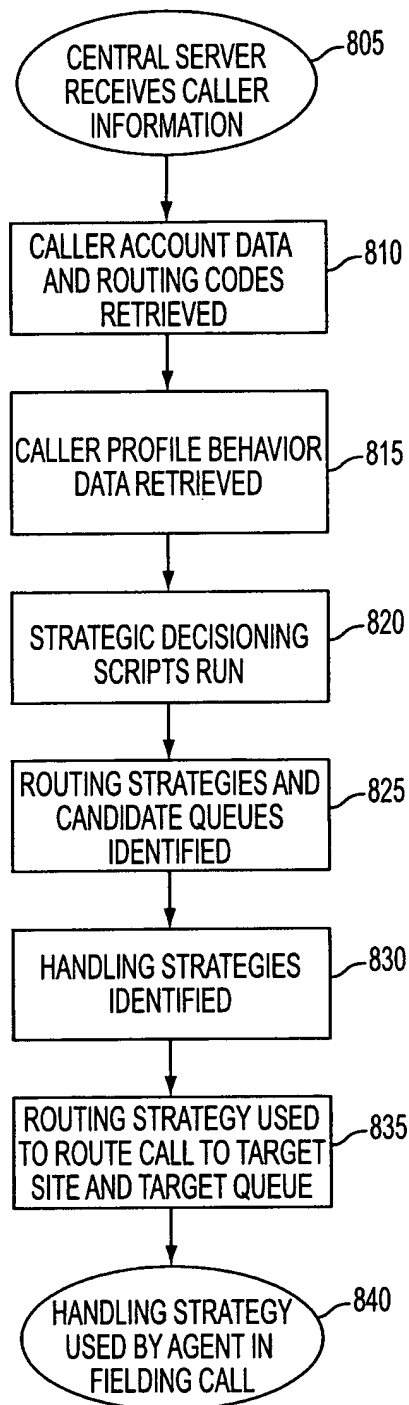


FIG. 8

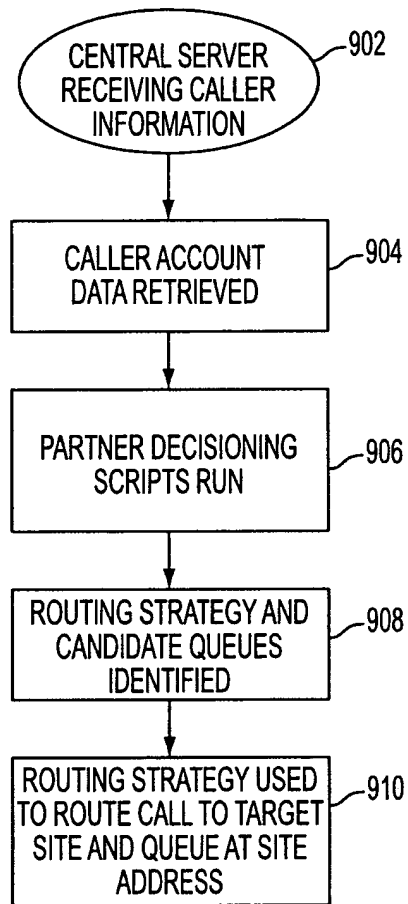


FIG. 9

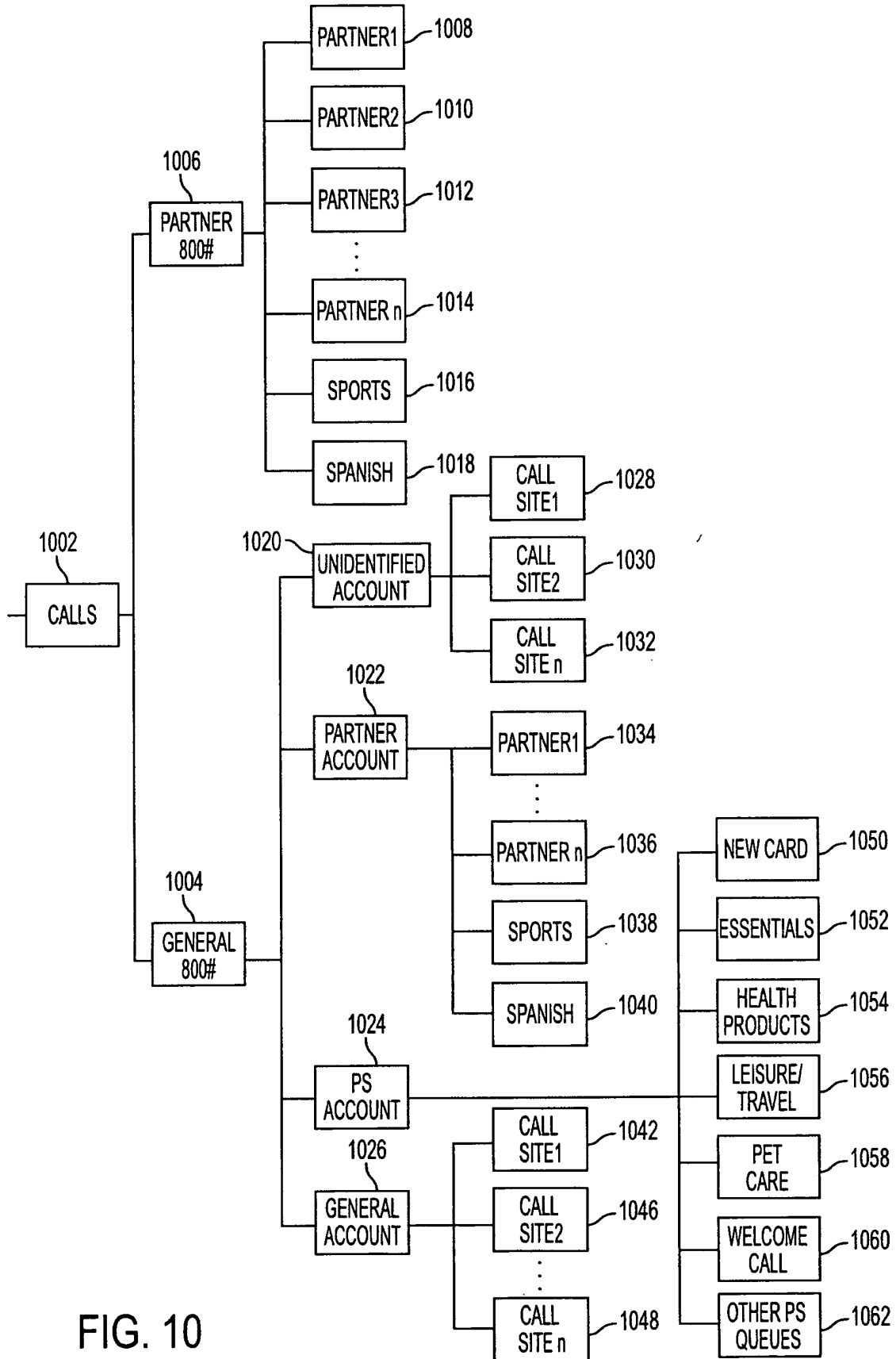


FIG. 10

1150

First Assist Version 2004.1.0 ... PRODUCTION

BankOne

CHARTER CARDMEMBER

John Doe

9999 9999 9999 9999

123 Fake St.
 Anywhere, WV
 12345

Add Cardmember
 Address Change
 Auths/ATMs
 Balance Transfer
 Card Activation
 Card Replacement
 Close/Reopen
 Credit Balance Refund
 Credit Line Increase
 Dispute
 ePay/Phone Pay

Statements
 eStatements
 eChange
 eMin Paymt
 ePayment
 eAdd Memo
 eList Memos
 ePlastics
 eAccount Inf
 eAlt Offer

Balance \$ 0.00 \$ 0.00
 Available \$ 18500.00 \$ 3700.00
 Credit Limit \$ 18500.00 \$ 3700.00

Last Statement Date 02/20/04
 Amount Due \$ 0.00
 Due Date 02/20/04
 Last Payment Amount \$ 0.00
 Last Payment Date 02/20/04

APR Purchases 0.000000
 APR Cash 19.990000
 Annual Fee \$ 0.00
 Last Year Finance Charge \$ 0.00

ARN 1558960055

Memo Date Memo Description
 Mar 04, 2004 FA: CM TEL PHW: N/A
 Mar 04, 2004 10:05 ... E00
 Mar 04, 2004 CM T. REQ. ACCT ACTIVATED, REQ. GRANTED... SPRE00
 Mar 04, 2004 CM T. GEN. VER.
 Feb 23, 2004 * 0% FOR 6 CYCLES ON DISNEY VACATION PACKAGE
 Mar 01, 2004 #PWW PO
 Feb 23, 2004 #PREM PO
 Feb 20, 2004 4TH LINE PEF - CHARTER CARDMEMBER

End Call

Status: Hot-Line
 Status Changed: 00/00/00
 Days Delinquent: 0
 History

Plastics
 Plastic Ordered: 02/20/04
 Plastic Shipped: N/A
 Open Date: 02/04
 Expiration Date: 02/06

Fixed Pay End: 0
 Auto Pay Indicator: 222
 CM Behavior Score: 222

Value Segment: 1

PG
 Hot-Line
 FP non-working
 Spanish PG
 Do Not Use

01/29 02/23
 02/27 03/23
 03/29 04/23
 04/28 05/23
 05/28 06/22
 06/28 07/23
 07/29 08/23
 08/27 09/23
 09/29 10/24
 10/28 11/22
 11/29 12/24
 12/29 01/23

1120

1130

1140

1110

FIG. 11

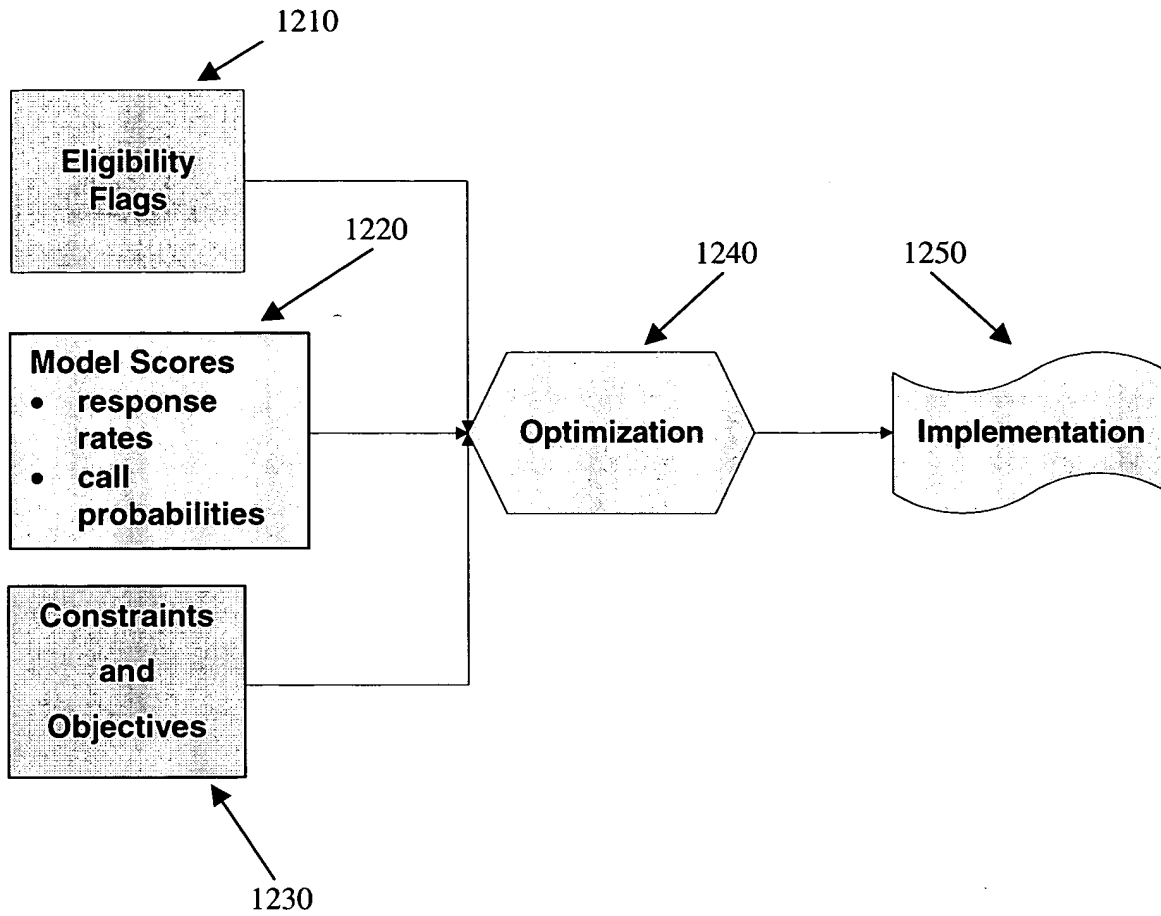


FIG. 12

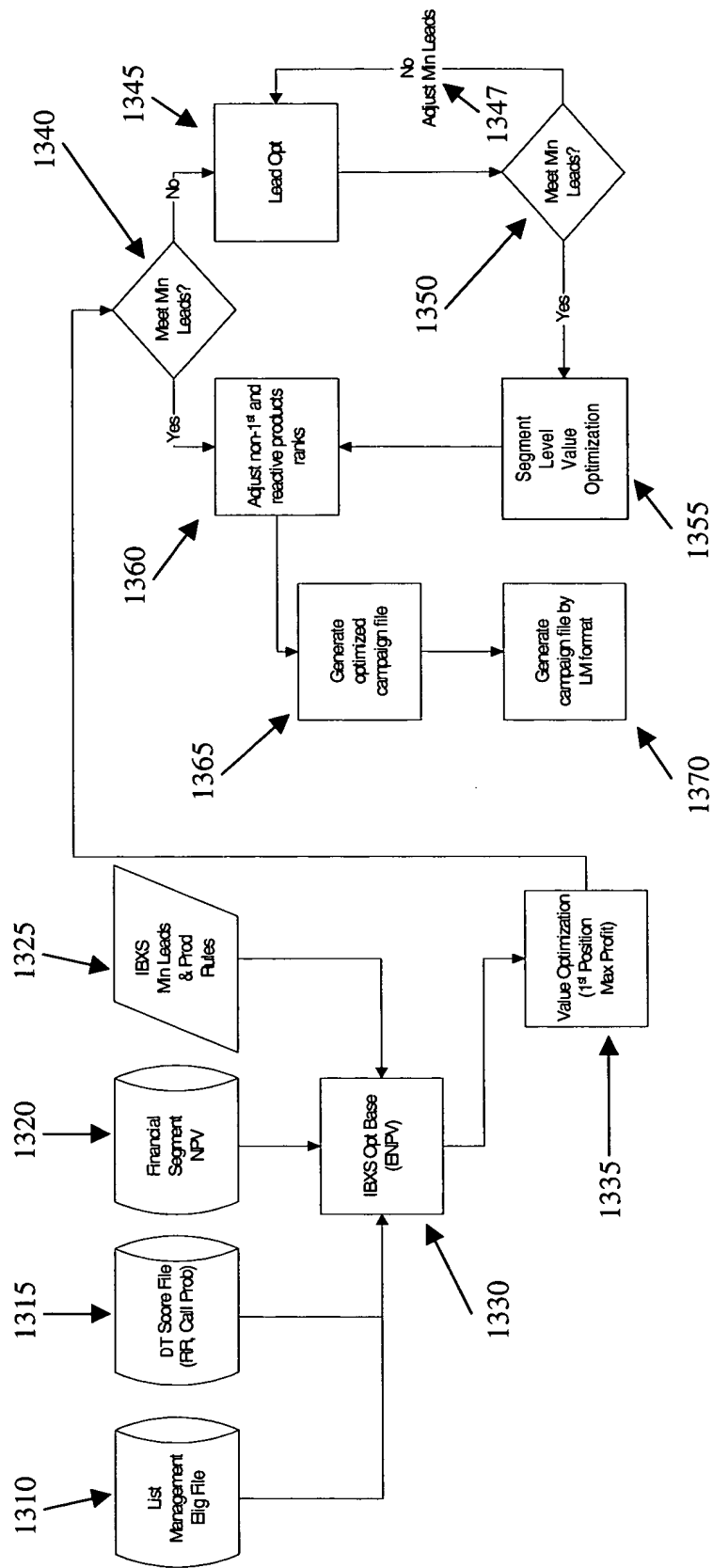


FIG. 13

Eligibility Segment				Data		Decision Variables					Mean ENPV				
FP	HE	PVG	CCR	Freq	Call Prob	FP	HE	PVG	CCR	Sum	FP	HE	PVG	CCR	Sum
0	0	0	0	26,593,119	5.51%	-	-	-	-	-	\$	-	\$	-	-
0	0	0	1	219,297	8.52%	-	-	-	219,297	219,297	\$	-	\$	-	17,962
0	0	1	0	542,156	6.26%	-	-	542,156	-	542,156	\$	-	\$	0.12	62,886
0	0	1	1	2,752,114	4.69%	-	-	1,745,908	980,703	2,726,611	\$	-	\$	0.07	171,425
0	1	0	0	1,509,598	6.79%	-	1,509,598	-	-	1,509,598	\$	-	\$	0.48	722,622
0	1	0	1	69,281	9.42%	-	69,281	-	-	69,281	\$	-	\$	0.43	29,919
0	1	1	0	155,271	8.66%	-	155,271	-	-	155,271	\$	-	\$	0.37	58,166
0	1	1	1	2,846,775	8.22%	-	1,734,839	1,111,936	-	2,846,775	\$	-	\$	0.33	722,059
1	0	0	0	291,641	9.94%	291,641	-	-	-	291,641	\$	0.28	\$	-	82,755
1	0	0	1	41,028	10.69%	41,028	-	-	-	41,028	\$	0.25	\$	-	10,287
1	0	1	0	868,290	9.38%	868,290	-	-	-	868,290	\$	0.33	\$	0.23	285,956
1	0	1	1	1,006,779	8.16%	1,006,779	-	-	-	1,006,779	\$	0.23	\$	0.17	232,410
1	1	0	0	30,310	8.45%	-	30,310	-	-	30,310	\$	0.25	\$	0.99	29,987
1	1	0	1	100,036	11.20%	100,036	-	-	-	100,036	\$	0.32	\$	0.66	31,962
1	1	1	0	251,246	10.76%	-	251,246	-	-	251,246	\$	0.27	\$	0.80	200,645
1	1	1	1	5,841,681	10.35%	2,592,226	3,249,455	-	-	5,841,681	\$	0.26	\$	0.67	2,841,601
				43,118,622	6.60%	4,900,000	7,000,000	3,400,000	1,200,000	Opt Lead	\$	0.27	\$	0.54	5,500,644
						4,900,000	7,000,000	3,400,000	1,200,000	Min Lead					Max

FIG. 14

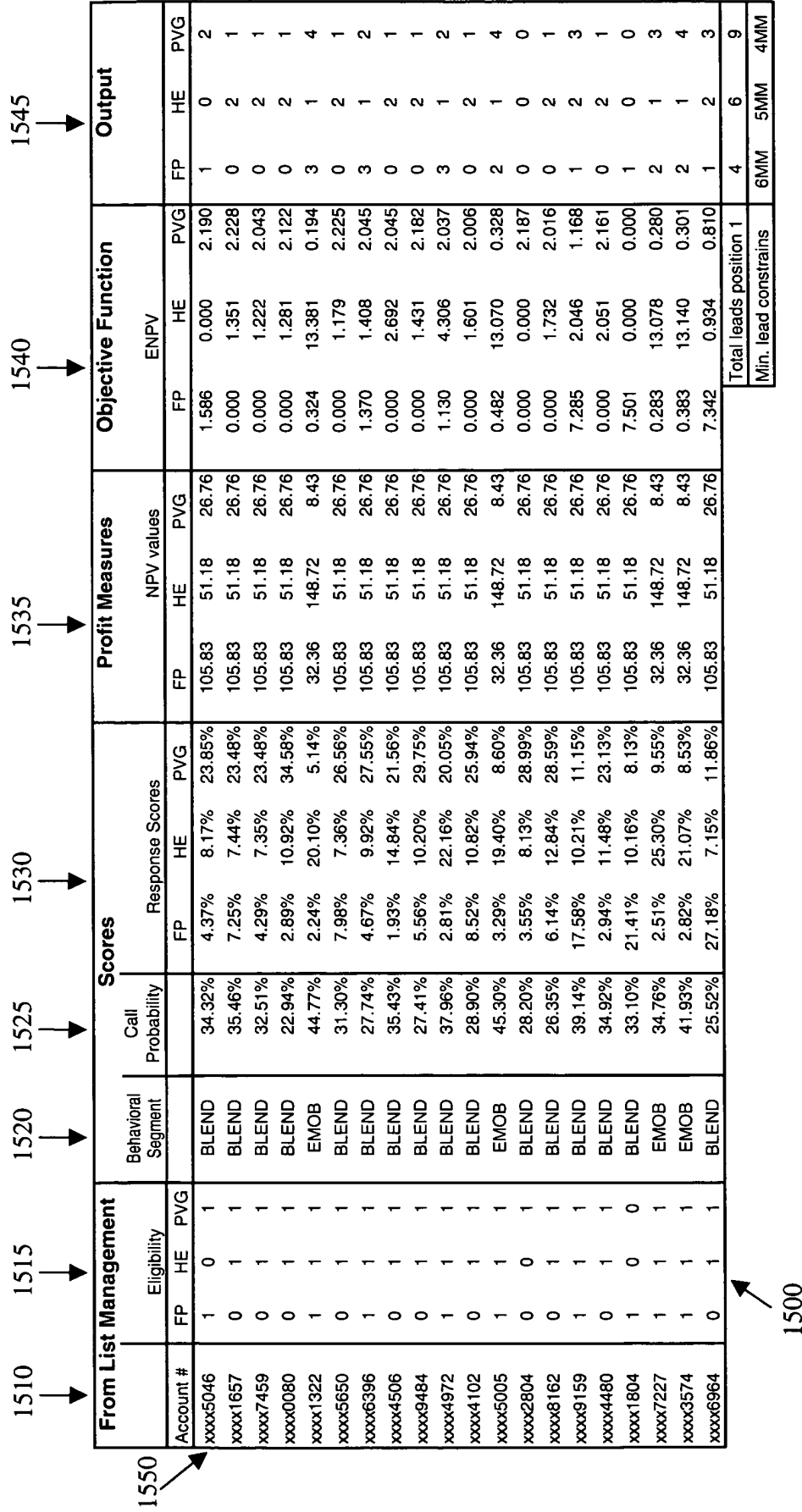


FIG. 15